

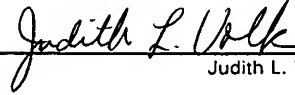


JPW

## PATENTS

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Judith L. Volk

Serial No: 10/766,551  
Filed: January 28, 2004  
Applicant: Gregory C. Jensen et al.  
Title: ELECTRONIC TRANSACTION VERIFICATION SYSTEM  
Art Unit: Unknown  
Examiner: Unknown  
Atty Dock: SAFL-24  
Confirmation No.: 3110

Cincinnati, Ohio 45202

July 9, 2004

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

### SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

In accordance with the duty of candor and good faith which is imposed by Rule 56 (37 C.F.R. §1.56), the art listed on the attached form PTO-1449 (3 pages) is called to the attention of the U.S. Patent and Trademark Office ("PTO") in connection with the above-identified patent application. Copies of all non-U.S. patent and patent application references are attached hereto. No representation is made that the cited art is the only art or that the cited art represents the best art.

The Examiner is urged to consider the cited references and to make an independent decision with respect to their materiality.

It is believed that a First Official Action has yet to be issued in this case, and no fee is believed due herefor. If a fee is due, the Commissioner is authorized to charge our Deposit Account 23-3000.

Respectfully submitted,

WOOD, HERRON & EVANS, L.L.P.



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SAFL/24  
Confirmation No. 3110

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Gregory C. Jensen et al.      Art Unit: 3621  
Serial No.: 10/766,551      Examiner: Unknown  
Filed: January 28, 2004      Atty. Docket No.: SAFL/24  
For: Electronic Transaction Verification System

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**TRANSMITTAL**

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Commissioner for Patents  
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Sir:

We are transmitting herewith the attached:

Transmittal (in duplicate) containing Certificate of Mailing Under 37 CFR 1.8  
Supplemental Information Disclosure Statement  
Substitute Form PTO-1449 (3 pages)  
4 Other Document References (Non-U.S. Patent Publication References)  
Reply Postcard

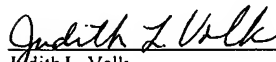
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By:   
Douglas A. Scholer  
Reg. No. 52,197

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Judith L. Volk

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PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.  
SAFL/24SERIAL NO.  
10/766,551INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

(Use several sheets if necessary)

APPLICANT  
Gregory C. Jensen et al.FILING DATE  
January 28, 2004GROUP  
3621

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		PATENT NUMBER							ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	A.A	4	5	9	6	8	9	8	6/24/1986	Pemmaraju	380	45	3/14/1984
	A.B	5	4	9	1	7	9	6	2/13/1996	Wanderer et al.	709	224	10/23/1992
	A.C												
	A.D												
	A.E												
	A.F												
	A.G												
	A.H												
	A.I												
	A.J												
	A.K												

## FOREIGN PATENTS OR PUBLISHED FOREIGN PATENT APPLICATIONS

		DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION (YES/NO)
	A.L						
	A.M						
	A.N						
	A.O						
	A.P						
	A.Q						

## OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)

	A.R	BATACHIA, Ion Leon, et al., <u>Interface between vendors and customers that uses Intelligent Agents</u> , U.S. Patent Application Publication No. US-2002-0116349-A1 published August 24, 2002; Application Serial No. 09/865,111, filed 5/24/2001.
	A.S	ARMINGTON, John Phillip et al., <u>Robust Multi-Factor Authentication for Secure Application Environments</u> , U.S. Patent Application Publication No. US-2003-0163739-A1, published August 28, 2003; Application Serial No. 10/086,123, filed 2/28/2002.
	A.T	ROLFE, Andrew R., <u>Digital Certificate System Incorporating Voice Biometric Processing</u> , U.S. Patent Application Publication No. US-2004-0010698-A1, published January 15, 2004; Application Serial No. 10/488,253, filed 5/29/2003

EXAMINER.

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not in conformance. Draw line through citation only if not in conformance and not considered. Include a copy of this form with next communication to applicant.

SUBSTITUTE FORM PTO-1449 (MODIFIED)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. SAFL/24		SERIAL NO. 10/766,551	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT  (Use several sheets if necessary)  (37 CFR 1.98(b))				APPLICANT Gregory C. Jensen et al.			
				FILING DATE January 28, 2004		GROUP 3621	
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		PATENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	B.A						
	B.B						
	B.C						
	B.D						
	B.E						
	B.F						
	B.G						
	B.H						
	B.I						
	B.J						
	B.K						
FOREIGN PATENTS OR PUBLISHED FOREIGN PATENT APPLICATIONS							
		DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION (YES/NO)
	B.L						
	B.M						
	B.N						
	B.O						
	B.P						
	B.Q						
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)							
	B.R	Laura Guevin, <u>Striking While The Iron Is Hot</u> , Technology Marketing Corporation (April 29, 2003); downloaded 7/7/2004 from <a href="http://www.biometritech.com/features/notebook042903.htm">www.biometritech.com/features/notebook042903.htm</a> , 3 pages.					
	B.S	Berlind, David, "Is that a biometric device in your pocket?", StrikeForce Technologies, Inc. Press Release of May 23, 2003; <a href="http://www.sftnj.com/pressreleases2.asp">www.sftnj.com/pressreleases2.asp</a> from Yahoo! Search of 6/9/2004, 3 pages.					
	B.T	QT Worldtel Inc., <u>C.O.B.A.S Centralized Out-Of-Band Authentication System: Authentication Security for the 21st Century</u> , Southeast Europe Cybersecurity Conference, Sophia, Bulgaria, September 8-9, 2003, 14 pages.					
EXAMINER				DATE CONSIDERED			
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PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.  
SAFL/24SERIAL NO.  
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(Use several sheets if necessary)

(37 CFR 1.98(b))

APPLICANT  
Gregory C. Jensen et al.FILING DATE  
January 28, 2004GROUP  
3621

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		PATENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	C.A						
	C.B						
	C.C						
	C.D						
	C.E						
	C.F						
	C.G						
	C.H						
	C.I						
	C.J						
	C.K						

## FOREIGN PATENTS OR PUBLISHED FOREIGN PATENT APPLICATIONS

		DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION (YES/NO)
	C.L						
	C.M						
	C.N						
	C.O						
	C.P						
	C.Q						

## OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)

	C.R	Krebsbach, Karen, "Security: Firms Flirt with Out-of-band Authentication; Banks Weigh Whether this Cumbersome Technology is Worth the Bother for Consumers, Particularly for On-line Banking", <u>Bank Technology News</u> , June 1, 2004, 5 pages.
	C.S	
	C.T	

EXAMINER

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